



Docket No. 0002-0011 (38134.0100)

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Sarat C. Sankaran, et al.

Serial No.: 09/804,851

: Group Art Unit: 2164

Filed: March 13, 2001

: Examiner: NYA

For: INTERACTIVE METHOD AND  
APPARATUS FOR REAL-TIME  
FINANCIAL PLANNING

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FEB 27 2002

PRELIMINARY AMENDMENT

Technology Center 2100

Hon. Commissioner of Patents

BOX AMEND

Washington, D.C. 20231

Sir:

Prior to examination of the above-referenced application, please amend the application as follows:

**IN THE SPECIFICATION:**

Please amend the specification as shown below. The changes to the specification correct typographical matter, reference numerals, and label descriptions, and comprise other minor changes of an editorial nature. In addition, two paragraphs are added to page 17 based on the information contained in FIG. 8 and FIG. 9 as originally filed. Labels are added to the discussion of FIG. 11 for clarity and match the labels added to FIG. 11 itself. No new matter is introduced.

**Paragraph on page 8, lines 5-10**

The SpendCap Manager™ module 200 is preferably implemented as a web-based application server that runs as an extension or module of a web server 203. The web server 203 can be any commercially or publicly available HTTP server that implements server extensions

02/22/2002 NM0HAMM1 00000077 09304851

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FEB 15 2002

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PTO/SB/17 (12/99)

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**AMENDMENT FEE  
TRANSMITTAL  
for FY 2002**

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement,  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.  
See 37 C.F.R. §§ 1.27 AND 1.28

TOTAL AMOUNT OF PAYMENT (\$ 168.00)

**Complete if Known**

Application Number	09/804,851
Filing Date	March 13, 2001
First Named Inventor	Sarat C. Sankaran, et al.
Examiner Name	NYA
Group/Art Unit	2164

Attorney Docket No. 60025-0011

**METHOD OF PAYMENT** (check one)

1.  Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Deposit Account Number 50-1302

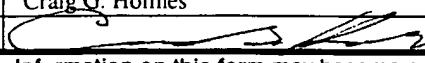
Deposit Account Name Hickman Palermo Truong &amp; Becker, LLP

2.  Payment Enclosed:
 Check  Money Order  Other
3.  Applicant(s) is entitled to small entity status.  
See 37 CFR 1.27.**FEE CALCULATION** (continued)**3. ADDITIONAL FEES**

Large Entity Fee Code	Large Entity Fee (\$)	Small Entity Fee Code	Small Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge – late filing fee or oath	RECEIVED
127	50	227	25	Surcharge – late provisional filing fee or cover sheet.	FEB 27 2002
139	130	139	130	Non-English specification	Technology Center 2100
147	2,520	147	2,520	For filing a request for reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	
118	1,440	218	720	Extension for reply within fourth month	
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive – unavoidable	
141	1,280	241	640	Petition to revive – unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Petitions related to provisional applications	
126	240	126	240	Submission of information Disclosure Stmt	
581	40	581	40	Recording each patent assignment per property (times number of properties)	
146	690	246	345	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	690	249	345	For each additional invention to be examined (37 CFR § 1.129(b))	
Other fee (specify) <u>Preliminary Amendment &amp; Request to Amend Drawings</u>					
Other fee (specify) _____					

\*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$ 0.00)

**SUBMITTED BY**

Name (Print/Type)	Craig G. Holmes	Registration No. (Attorney/Agent)	44,770	Telephone	(408) 414-1080
Signature				Date	February 4, 2002

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